

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Benita Maria Jones

S.S. No.: xxx-xx-2466

Mailing Address: 1815 Penrod Road, Durham, NC 27703-

Case No. 10-82129

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on November 19, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 7, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 11/16/10

LastName-SS#: Jones-2466

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Wells Fargo		Residence
Wells Fargo		Residence

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Welcome Finance		\$7,677	5.00	\$50	\$191.54	2000 Audi
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. Amount \$2,800

SECURED TAXES

IRS Tax Liens Secured Amt

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes Amount \$3,074

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount** None(\$0)

DMI= None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 257 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 11.57 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Newport News
c/o First Consumer National Bank
Post Office Box 9204
Old Bethpage, NY 11804

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

American Express ***
Customer Service
PO Box 981535
El Paso, TX 79998-1535

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bank of America **
Post Office Box 15026
Wilmington, DE 19886-5026

North Carolina Dept of Revenue*
Post Office Box 1168
Raleigh, NC 27602-1168

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

CACH, LLC **
4340 S Monaco St Unit 2
Denver, CO 80237-3408

Terry Jones
1815 Penrod Road
Durham, NC 27703

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

The Law Offices of John T. Orcl
6616-203 Six Forks Road
Raleigh, NC 27615

Experian
P.O. Box 2002
Allen, TX 75013-2002

Durham County Tax Collector
Post Office Box 3397
Attn: Managing Agent
Durham, NC 27701

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Veterans Administration (Middle)**
Regional Office
251 North Main Street
Winston-Salem, NC 27155

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Welcome Credit Union
Post Office Box 13398
MAI-CA428
Durham, NC 27709-3398

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Metrostyle**
c/o WFNNB
Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Welcome Credit Union
Post Office Box 13398
MAI-CA428
Attn: Managing Agent
Durham, NC 27709-3398

Wells Fargo Card Services
Post Office Box 6412
Carol Stream, IL 60197-6412

Wells Fargo Home Mortgage****
Post Office Box 14547
Attn: Managing Agent
Des Moines, IA 50306-3547